

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

-----X

LAW OFFICE OF DAVID J. FINKLER, P.C.
266 Harristown Rd., Suite 203
Glen Rock, NJ 07452
(201) 689-0001
David J. Finkler, Esq. Attorney for Debtors

-----X

IN RE:

**DEBTORS' AFFIDAVIT IN
OPPOSITION**

FORDYCE W. HUBBARD and
LOIS HUBBARD

CASE NO. 19-23278 RG

Debtor,

-----X

We, FORDYCE W. HUBBARD and LOIS HUBBARD, being of full age, certify under penalty of perjury, as follows:

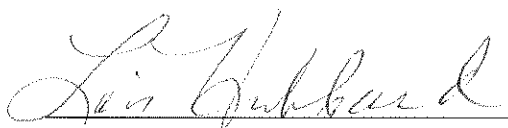
1. We are the debtors in the above referenced case.
2. A bankruptcy petition was filed on our behalf on 7/8/2019 under case number 19-23278.
3. Debtor Lois Hubbard unequivocally states that she personally prepared the debtors Federal and State income tax returns for the years 2009 through 2018.
4. The only returns claimed not filed are 2009, 2013, 2015, 2016 and 2018.
5. Debtor Fordyce Hubbard unequivocally states that he always mailed the tax returns as soon as they were prepared by Lois each year by United States Postal Service.
6. The returns were never returned by the Post Office as undelivered.
7. Our tax returns for the tax year 2009 were mailed on or about August 27, 2011.
8. Our 2013 tax returns were mailed in July, 2013.

9. Our tax year 2015 returns were personally mailed by Mr. Hubbard on or about September 4, 2016.
 10. Our tax year 2016 tax returns were mailed on or about May, 2016.
 11. Our 2018 income tax returns were mailed on or about October 17, 2019.
 12. We were never informed by the State of N.J. or the IRS that the tax returns for these years were not filed.
 13. Based upon the forgoing we respectfully request that the Court deny the motion to dismiss our bankruptcy.
- We certify that the foregoing statements made by us are true to the best of our knowledge and we understand that if any statement is deemed willfully false, we am subject to punishment.

Dated: 12/12/2019



Fordyce W. Hubbard, Debtor



Lois Hubbard, Debtor